

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE: VIRGINIA PAYNE)	
)	
Flagstar Bank, FSB,)	
Creditor,)	
)	
vs.)	CASE NO. 07B10439
)	JUDGE Jacqueline P. Cox
VIRGINIA PAYNE,)	
Debtor)	

RESPONSE TO NOTICE OF PAYMENT OF FINAL MORTGAGE CURE

Now comes Flagstar Bank, FSB, by and through its attorneys, Pierce & Associates, P.C., and hereby responds to the Notice of Payment of Final Mortgage cure, stating as follows:

1. The Debtor is due for the December 2010 contractual payment and all those thereafter.
2. The following is an itemization of the amounts due on the loan as of January 4, 2011:

a. Attorney's Fees	\$250.00
b. Payments	\$3,712.56
(12/10-2/11 3 @ \$1,237.52)	
c. Late Charges	\$108.36
(3 @ \$36.12)	
TOTAL	\$4,070.92

If no challenge to foregoing is made by motion filed with the court and serviced on the undersigned and the trustee within thirty days of this notice Flagstar Bank, FSB rights to collect these amounts will be unaffected.

Respectfully Submitted,
Flagstar Bank, FSB

/s/Toni Dillon
Toni Dillon
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